

SUMMARY OF SPECIFICATIONS FOR PUBLIC WORKS CONSTRUCTION CONTRACTS

Refer to City of Long Beach Amendments to Standard Specifications For Public Works Construction for detailed insurance requirements. Refer to the City Engineer for required insurance forms.

Insurance forms	Certificates and endorsements	Use forms provided by the City Engineer or Contractor can submit certified copies of any policy which contains the required language below (see "Required endorsement language").
Required coverages and limits	General liability	\$1m per occurrence, \$2m general aggregate. Use ISO form GG 00 01 or GL 00 02 or GL 0404.
	Automobile liability	\$1m combined single limit. Use ISO form CA 00 01 covering Code 1 (Any Auto).
	Worker's compensation	Statutory
	Employers' liability	\$1m per accident
	Course of construction	All Risk Course of Construction insurance, excluding the perils of earthquake and flood, covering the full replacement cost of the Work. Both the Contractor and City shall be insured under the policy as their respective interests may appear.
Required endorsement language	General liability and auto liability policies	<ol style="list-style-type: none"> 1. "The City, its officials, employees and agents shall be covered as insureds as respects liability arising out of activities performed by or on behalf of Contractor, products and completed operations of contractor, or premises owned, leased or used by Contractor. The coverage shall contain no special limitations on the scope of protection afforded to the City, its officials, employees, and agents." 2. "Contractor's insurance coverage shall be primary as respects the City, its officials, employees, and agents. Any insurance or self-insurance maintained by City, its officials, employees, or agents shall be excess of Contractor's insurance and shall not contribute with it." <p style="text-align: right;"><i>(continued next page)</i></p>

Required endorsement language <i>(continued)</i>	General liability and auto liability policies <i>(continued)</i>	<ol style="list-style-type: none"> 3. "Any failure to comply with reporting provisions of the policies shall not affect coverage provided to the City, its officials, employees, or agents." 4. "Coverage shall state that Contractor's insurance shall apply separately to each insured against whom claim is made or suit is brought except with respect to the limits of the insurer's liability." 5. "Each insurance policy required shall be endorsed to state that coverage shall not be suspended, voided, or cancelled by either party, or reduced in coverage or in limits except after thirty (30) days prior written notice by certified mail, return receipt requested, has been given to the City."
	Worker's compensation	<ol style="list-style-type: none"> 1. "The insurer shall agree to waive all rights of subrogation against the City, its officials, employees, and agents for losses arising from work performed by Contractor for City." 2. "Each insurance policy required shall be endorsed to state that coverage shall not be suspended, voided, or cancelled by either party, or reduced in coverage or in limits except after thirty (30) days prior written notice by certified mail, return receipt requested, has been given to the City."
Self-Insurance	Coverage requirements	<ol style="list-style-type: none"> 1. Self-insurance must provide the same level of coverage as required above. 2. Contractor is obligated to provide legal defense to City and reimburse all costs incurred by City as a result of liability arising from activities performed by or on behalf of Contractor, products and completed operations of Contractor, or premises owned, leased or used by Contractor. 3. Contractor shall provide a financial statement that gives evidence of capacity to respond to claims within the self-insured retention. Risk Management can provide a guideline for assessing ability to self-insure.
Qualified Insurers	Admitted in California or authorized non-admitted insurer	<p>In order to use coverage placed with a non-admitted insurer that is authorized in California to write coverage on a surplus lines basis, the insurer must be rated A:VIII by A.M. Best Company.</p>